



## **Top 10 Consumer Scams**

### ***Arizona Attorney General's Red Flags and Protection Tips***

Arizona Attorney General's Office  
1275 West Washington ~ Phoenix, Arizona 85007  
**Phoenix** ~ 602.542.5763 ~ **Tucson** ~ 520.628.6504  
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[www.azag.gov](http://www.azag.gov)



# **Arizona Attorney General Terry Goddard**

*Educating • Protecting • Empowering  
Arizona Consumers*



## **Top 10 Consumer Scams “Red Flags and Protection Tips”**

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Arizona Attorney General Terry Goddard  
***Educating Protecting Empowering  
Arizona Consumers***



**Message from Attorney General Terry Goddard**

Every year, Arizona consumers lose approximately \$200 million to fraudulent schemes. Telemarketing ripoffs, the Nigerian money laundering scam and the International Lottery scam, as well as other white collar crimes, have victimized too many Arizonans. While my office vigorously enforces the consumer fraud laws, we cannot go to Court until someone has been hurt. Consumers can take steps to stop scam artists **before** they strike.

Prevention is the best way to stop these schemes. By giving more Arizonans information about consumer fraud and resources available for help, more people will spot the red flags and protect themselves and their loved ones.

This booklet provides you with a practical guide to the ten most common problem areas and outright scams reported to the Attorney General's Office. It is designed to empower you with important information and keep you from becoming a victim. I encourage you to review it carefully and often. Please share it with your friends, neighbors, loved ones and anyone else who might need this information. This information is also available on our Web site at [www.azag.gov](http://www.azag.gov).

I am committed to protecting you and your assets from fraud. If you have any questions or would like additional copies of this booklet, please contact the Attorney General's **Consumer Information and Complaints Unit** in Phoenix at 602.542.5763 or Tucson at 520.628.6504 or In-State Toll Free 1.800.352.8431

Sincerely,

Terry Goddard

## **International Lottery Fraud** **(Canadian or Spanish Lottery)**

This fraud solicitation is usually from outside the United States. Consumers receive a mail solicitation or telemarketing call, informing them that they have won a lottery. Hundreds of thousands of dollars are lost every year to these scams. In the most common scam, the caller claims to be affiliated with customs or a lawyer in the country of origin. They promise a huge award for a payment of a few dollars for "processing" or "conversion of currency."

The consumer is often told to keep the call a secret to protect their winnings from the Internal Revenue Service.

### **Red Flags**

- If you have not purchased a lottery ticket, you did not win!
- Beware if the caller wants you to wire money to another country or another location within the United States to cover administrative fees, taxes, or legal fees involved in processing "your winnings."
- Beware if the caller offers you a secret password to use when wiring money to ensure the safety of the transfer.
- Beware if the caller attempts to prod or threaten you into sending money immediately or the prize will be lost.
- Beware if the caller offers to send someone to the house to pick up the money or offers to accompany you to the bank to withdraw money.
- Beware if the caller asks for bank account information so that your prize can be deposited directly into your account.
- Beware if after declining the offer, you continue to get calls offering to lower the fees required to claim your prize in an attempt to get some money from you.
- Beware if the calls become increasingly threatening or hostile as you refuse to meet their demands for money.

### **Protect Yourself**

- Throw away "junk mail" solicitations and hang up on persistent callers.
- Never send money in response to a mail solicitation to "claim your prize."
- Never wire money in response to a telephone call informing you that you have won a lottery prize.
- If the calls become threatening, hang up the telephone and call local law enforcement.
- If you have already lost money, report it to the proper authorities. Once you have fallen victim to this scam, it is likely that you will be targeted for future scams.

## **Buying New and Used Cars**

Purchasing a new or used car can be confusing at best, and consumers can become victims of fraud if not properly informed. Consumers may face high-pressure sales, fine-print contracts and/or misleading advertisements when purchasing a new or used vehicle.

Key elements such as the interest rate, purchase price, trade-in amount, and monthly payment are all negotiable. Relying on the salesperson to give you a fair deal can be dangerous, because he or she has an incentive to make more money on the sale. Consumers who are not aware of their rights are more likely to enter into unfavorable contracts.

### **Red Flags**

- Beware of a salesperson who rushes you to sign paperwork without reviewing the contract terms.
- Beware of advertised minimum trade-in amounts. Dealers may raise the price of the car you are buying to offset a low value trade-in.
- Beware of a contract that has terms substantially different from what the salesperson initially promised.
- Beware of advertisements offering free gifts with a new car purchase. The dealer may add the cost of the "gift" to the purchase price.
- Beware of a salesperson who suggests putting false information on your finance application, such as stating a higher income. While financing may be approved, the payments may be difficult for you to make. **DO NOT** allow false information on any forms.
- Beware of a salesperson who suggests taking the new or used car home before financing is approved. This practice is designed to "lock you in" to a purchase.

### **Protect Yourself**

- Do your homework. Ask family or friends for dealership recommendations. Check with the Better Business Bureau on the dealer's status.
- Know what you want and what it should cost before you visit a dealership. Use a library or the Internet to get an idea of a price range and options before you go.
- Be skeptical of car advertisements and read the fine print. Sometimes, the advertised deal only applies to a few vehicles and is available only under certain conditions.
- Make sure that ALL promises made by the salesperson or dealership are in writing.
- Request a free vehicle history report on a used car.
- Arrange financing with your bank or credit union before going car shopping.
- Read all documents and understand all terms before signing on the bottom line.
- Make sure the financing is approved before turning in your trade-in vehicle or accepting the new car.
- Have a trusted mechanic inspect the used vehicle before you buy. This may cost around \$100 or more, but could save you money in the long run.
- When financing through a dealer, always negotiate the car price first. Once the price is settled, then negotiate the monthly payment amount. Otherwise, you may end up with a reasonable monthly payment, but with a longer term and/or a higher interest rate.
- Always ask the dealer if the interest rate being offered is the lowest rate he or she can offer.
- Negotiate the price of a service plan or warranty. Dealers often profit by 30 to 80 percent of the plan price.
- **REMEMBER:** Arizona does **NOT** have a cooling off period or three-day right to cancel a car sale.

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## **Mortgage Foreclosure Avoidance Schemes**

Phony “mortgage rescue” and “home foreclosure prevention” schemes are a rapidly growing problem area for homeowners. Individuals who have fallen behind on their mortgage payments and are on the verge of foreclosure may turn to these companies hoping to prevent the loss of their home.

Be careful! In one common foreclosure prevention scheme is where the “rescue company” will lend the homeowner money, at high interest rates, to make back payments owed to the mortgage lender. The homeowner must agree to make new monthly payments to the rescue business that include the original mortgage payment plus a payment on the new loan. The homeowner will also be required to sign over the deed to his or her home to the rescue company. If the homeowner fails to make all payments on time, the rescue company keeps the home and the borrower is evicted with no rights and no equity in the home.

### **Red Flags**

- You are required to pay a “service fee” to locate a lender or buyer for your home.
- The lender offering to save your home from foreclosure rushes you through the transaction and urges you to sign documents immediately.
- The lender promises to personally pay your past due mortgage payments directly to the original lender.
- The lender forbids you from contacting the mortgage company.
- The lender requires that you sign over your home’s Deed of Trust and promises that upon payoff of the past due mortgage payments, your home will be signed back over to you.

### **Protect Yourself**

- When purchasing a house, check the contract to determine the seller’s “interest in the property.” Make sure the seller has a 100 percent interest to sell.
- Contact the Arizona State Banking Department to determine if the company you are dealing with is a licensed financial lender and whether the lender has a disciplinary record. Consult with an attorney, financial advisor, or a knowledgeable family member before signing any documents.
- Read every document carefully. Do not sign contracts or documents that have any blank spaces.
- Make the monthly mortgage payments directly to the original lender. Do not allow another person to make payments on your behalf.
- Be wary of signing over the deed to your home to a private money lender. If you fail to meet any conditions of the contract or loan, the lender may take your home.

## **Predatory Lending**

Predatory lending is an all too common problem for Arizona homeowners and homebuyers. Predatory lending may occur when you are buying a home, refinancing a mortgage, making a home equity loan, or trying to save a home from foreclosure. Predatory lenders charge for more in points, fees and other costs that warranted by the borrowers credit score and make loans which are difficult or impossible for the borrower to repay leading to loss of their most important possession - their home.

### **Red Flags**

The following "red flags" may be signs that the lender may be engaged in predatory loan practices:

- The lender offers you loan terms that are not as good as originally advertised or promised.
- The lender promises cash back after the loan closes, but then most of it is eaten up by fees.
- The loan documents reflect an interest rate well above the market average, points and fees exceeding six percent or more of the loan's principal amount.
- There is a large prepayment penalty for loan repayment beyond three years.
- The lender tries to hurry you to make the loan and does not clearly answer all your questions or explain the documents you are being asked to sign.
- The lender tells you to sign over the deed to your home so he can work with your mortgage company to "save" your home from foreclosure.
- The lender asks you to exaggerate your income statement to get a larger loan.
- The lender suggests you take out a loan for more than the value of your property.

### **Protect Yourself**

- Read every document carefully. Do not sign contracts or documents that have any blank spaces.
- Ask for copies of the loan documents in advance so you have plenty of time to read them.
- Do not borrow money unless you understand all of the loan terms, how much you are borrowing, how much you will have to pay each month and how long you will make payments.
- Just because you have applied for a home loan doesn't mean you have to go through with it. **Even after you sign the loan papers, you have three days to back out.**
- Make the monthly mortgage payments directly to the original lender. Do not allow another person to make payments on your behalf.
- Shop around. Often you can do better than the first offer.
- If the lender negotiates the contract in a language other than English, and the documents are written in English, take the contract to someone who can review the contract.
- Contact the Arizona State Banking Department to determine if the company you are dealing with is a licensed financial lender and whether the lender has a disciplinary record.
- Some lenders require the borrower to pay a penalty if the loan is paid off early. This "pre-payment penalty" may make it difficult to refinance to a lower interest rate. A loan with a prepayment penalty should have a lower interest rate than a loan without the penalty. If you decide to allow a pre-payment penalty, negotiate it so it lasts only for the first year or two of the loan.
- If your current mortgage payments include insurance and tax payments, make sure to include those costs when comparing current mortgage payments to a possible new loan payment.



## **Telemarketing Ripoffs**

Every year, thousands of consumers lose money to telemarketing con artists. Some companies that sell items over the phone are legitimate, but many are not. Be careful when anyone attempts to sell you anything over the telephone.

The Federal Trade Commission (FTC) created a Do Not Call Registry that allows you to stop getting telemarketing calls at home. You can register either online at [www.donotcall.gov](http://www.donotcall.gov) or toll-free, from the number you wish to register, at 1.888.382.1222 (TTY 1.866.290.4236). Registration is free.

Arizona's Telephone Solicitations Statute requires telemarketers to make certain disclosures and prohibits certain misrepresentations. The Statute requires most telemarketing companies to file a registration statement with the Secretary of State (602.542.4366) and a bond with the State Treasurer's Office (602.542.7176) before they can solicit customers over the telephone. There are exceptions to the Do Not Call statute. Please visit the Secretary of State's Web site at [www.azsos.gov](http://www.azsos.gov) for those exceptions. The law also requires all telemarketing companies to tell their customers, both orally and in writing, that they have the right to cancel their order within three days after receiving the merchandise or any gift, bonus, prize or award.

Many credit card companies will issue a credit to your account if the telemarketing company is not legitimate. It is important to contact your credit card company as soon as you realize there is a problem, as they will issue a credit only for a limited time.

If you receive a call and you are registered with the DNC List, contact the FTC and report the company.

### **Red Flags**

Be skeptical if you hear the following:

- ♦ Act now or the offer will expire.
- ♦ You won a "free" gift, vacation or prize, but you must pay for "shipping and handling" or other charges.
- ♦ Telemarketers trying to talk you into allowing them to make an in-home presentation, product demonstration or offer you a free service.
- ♦ You must send money, give a credit card or bank account number, or have a check picked up by courier.
- ♦ It is not necessary to check the company with the Better Business Bureau, a consumer protection agency, your family or an attorney.
- ♦ They will not send written information about the offer for you to review.

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## **Telemarketing Ripoffs (continued)**

- If it sounds too good to be true, it probably is.
- Hang up! Do not be afraid to be rude, even if the telemarketer attempts to play on your sympathies.
- Place your name on the national Do Not Call List.
- Screen your calls. Let the answering machine pick up calls from unknown callers. Most telemarketers will not leave messages. If a telemarketer does leave a message, you do not have to call back.
- Never give out your bank, credit card or Social Security information.
- Do not agree to let someone pick up a check or other form of payment.
- If the deal sounds good, ask the company for more information in writing. A reputable company will be happy to oblige.
- Call the Secretary of State to check whether alleged charities are registered. Make sure the registered name is identical to the name of the company soliciting your donation. Many con artists choose names deceptively similar to legitimate charities.

## **Home Improvement and Repair Scams**

If you are taking on a home improvement project, remember to be careful of people who approach you and offer a "special deal" on home repairs. Door-to-door roof and driveway repairs are some of the most common scams.

The first step to a successful home improvement project is finding a competent and reliable contractor. Contractors who perform residential and commercial remodeling where the material and labor costs total \$750 or more or where a permit is required must be licensed and bonded. Contracting without a license is a crime in Arizona. Before hiring a contractor, ask to see his/her license or contact the Arizona Registrar of Contractors to determine whether the contractor has met the necessary requirements. Consumers who hire licensed contractors have recourse through the Registrar's Recovery Fund if something goes wrong. If there are complaints filed against the contractor, the Registrar of Contractors can also provide that information. Contact the Registrar of Contractor in Phoenix at 602.542.1525 or In-State Toll Free at 1.888.271.9286.

### **Red Flags**

- ♦ Door-to-door solicitors offering low-cost services or free inspections. Do not invite them into your home.
- ♦ Repair people who drop by and tell you "we just happen to be working in your neighborhood and have time to fix your house," or "we have been working in your neighborhood and have leftover supplies we'd like to use up."
- ♦ Repair people who cannot provide a local address or telephone number for their company.

### **Protect Yourself**

- Shop around – get more than one estimate (two or more).
- Ask for references (two or more).
- Request copies of the contractor's license, bond, insurance policy and warranty.
- Ask for the estimate in writing. Make sure the estimate includes the contractor's license number, a detailed list of services to be provided, a start and estimated completion date, and a payment schedule.
- Verify the contractor's license with the Arizona Registrar of Contractors before signing a contract.
- Do not be rushed into hiring a contractor because he/she is saying "it is an emergency" or that your problem "is in violation of city code."

## **Door-to-Door Sales Scams**

Door-to-door sales can be a convenient method for many people to shop. However, you may be opening your home to a stranger who may use fraudulent or high-pressure tactics to sell you something you don't want or need. Arizona law provides for a three-day "cooling off" period which allows consumers to cancel certain contracts within three days of signing them. The cooling off period generally applies to purchases made through installment payments. Federal law also provides some protection. The federal protection applies to credit or cash transactions of \$25 or more initiated through face-to-face contact (like door-to-door sales) away from the seller's regular place of business.

### **Red Flags**

- Free gifts that depend on the purchase of another product or a package deal involving a sales presentation and an expensive or long-term commitment.
- Salespeople who say they are taking a survey or that you have just won a prize.
- Salespeople who use high-pressure sales tactics and don't want to give you time to make up your mind.
- Salespeople who drop by unannounced, claiming you made the appointment.
- Salespeople who suggest that they are affiliated with the government.

### **Protect Yourself**

Do not let a stranger into your home - talk outside or through a security screen door. If you want the salesperson to come back for a more extensive presentation, make sure a friend or family member is with you in your home. It is not rude to decline a sales presentation.

Get information such as the address and phone number of the company and the credentials of the sales representative before making a purchase.

Consider whether you really need what is being sold. Keep in mind the limits of your budget.

Remember that installment payment plans usually charge high interest rates.

Do not make an immediate purchase decision no matter how attractive the deal seems. Take time to compare the price of the salesperson's product with the price of the same product at a local store.

If the sale is conducted in a language other than English, the documents have to be in the language used to conduct the sale.

- Read all contracts carefully and don't sign if you don't understand them or if there are blanks left in the contract. Make sure you keep a copy of any signed contract.

## **Internet Fraud/Identity Theft**

The Internet and electronic mail have brought information to our fingertips and given people an easy way to stay in touch with loved ones. While this technology is useful, it also creates opportunities for crime. The Internet facilitates some of the same old crimes, such as investment scams, identity theft, and health care scams. We must remember to protect our personal information and privacy when using the Internet.

### **Red Flags**

- Beware of “phishing” emails. “Phishing” is when a scammer sends you an email that appears to be from your bank, credit card company, or Internet service provider requesting confidential information like your account numbers, password or Social Security number. **Legitimate financial institutions will never use electronic mail to ask for this information.**
- Beware of Web sites that only allow access if you reveal personal information.
- Beware of Web sites and any unsolicited emails promising ways to get rich quick, miracle cures, etc.
- Beware of Internet sellers that only accept money orders or certified checks as a means of payment.
- Beware of Internet sellers that ask for your debit card as payment (consumer protection laws regarding debit cards are not as strong as those regarding credit cards).
- Beware of Web sites that offer gambling on the Internet. Not only will you never know who won, you may get scammed out of your money and the gambling activity itself may be illegal.

### **Protect Yourself**

- Just because a company has an Internet site does not mean it is legitimate. A Web site that is up one day could be gone tomorrow. Just as an example, over 500 sites have pretended to be First Data (formerly known as Western Union).
- Learn how to install “firewalls” and “Ad-aware” software to keep out intrusive “spy-ware.” Though these may be unfamiliar technology terms, it is very important to consult with an individual who can explain these terms to you and explain how this software functions to protect your privacy.
- Take great caution when purchasing items on the Internet. Get references from family and friends about good online stores and services.
- Only use secure servers to process payment.
- Use your credit card, not your debit card, when you purchase merchandise over the Internet. Your credit card comes equipped with protections that your debit card does not have.
- Review the privacy policies of Web pages to which you visit and subscribe.
- Be aware of the risks regarding Internet auction sites. Do not purchase from a seller unless you feel you can trust them. The auction Internet sites typically bear no responsibility if you purchase an item, pay for it and never receive it or receive an item of substandard quality. Use a neutral third party, such as an escrow company where you can set up an account, to serve as an intermediary and provide additional protection for a fee.
- Do not respond to unsolicited email advertisements, even just to be deleted from a mailing list. Delete the message before opening it.
- Do not provide your password or confidential information to a link in an unsolicited email. Often these links direct you to false sites designed to steal information.

## **Internet-Based Business “Opportunity” Scams**

Many “Business Opportunities” on the Internet are a growing scam. The key characteristic of these scams is the claim to make thousands of dollars while operating an Internet business out of your home. False testimonials usually accompany these claims. In reality, these companies change names and locations frequently, while bilking investors out of their life savings. Perpetrators often rely upon an individual’s unfamiliarity with the Internet to offer investments that are too-good-to-be-true. Perpetrators also rely on the Internet to cloak their identity.

### **Red Flags**

As with all business opportunities, you should **avoid** Internet-related business opportunities unless they can be thoroughly researched. However, since the interaction is usually by computer or over the phone, investigating the company can be extremely difficult. Be aware that:

- Individuals may give false testimonials.
- The business may be new and not registered with the Better Business Bureau. Complaints usually do not flood into the Better Business Bureau until after the scam has been completed and the scam artists have disappeared. Thus, a lack of complaints may indicate nothing.
- A small start-up cost is usually accompanied by additional purchasing requirements.
- Individuals that you are speaking with are probably telemarketers and not the actual individuals perpetrating the scam. The actual officers and directors remain concealed, thus limiting their accountability.
- The actual business may have no physical location other than a post office box and a fax machine, which makes them relatively untraceable to an investor.

### **Protect Yourself**

- Use extra care when considering a net-based business opportunity, unless you are certain that the opportunity is genuine and the business can be validated.
- Always try to meet personally with representatives of the company, view the physical location of the company, and verify the actual earning potential.
- If you do decide to try your luck, never invest more than you can afford to lose.

## **Nigerian Advanced Fee Scam**

This scam is typically known as the Nigerian Advanced Fee request and is circulated via fax, email or regular mail by someone claiming to be from a foreign country. The scam artist is requesting help in transferring millions of dollars into a United States bank account. The person is typically, but not always, from a country in Africa, and usually claims to hold a high-ranking government position, or is part of an important committee.

The scammer initiating the contact promises to give a percentage of the money transferred, typically 20 to 30 percent, as a payment for the assistance. The scam artist typically requests various expenses upfront and promises to reimburse those fees after the transfer is complete. The payment of advance fees is the ultimate goal for these scammers. The money to be transferred does not exist, and the victim is left with nothing.

### **Red Flags**

- A foreign national asking for your help to transfer money into an American bank account.
- The person says that millions dollars are available, and promises a percentage if you help transfer the money into a U.S. bank account.
- The person asks to keep this matter confidential.
- The story told includes a plea for sympathy.

### **Protect Yourself**

- Never give personal financial information, such as your bank account number, unless you are sure you understand the transaction and you can trust the person to whom you give it.
- Beware of a false sense of urgency and a request to keep the transaction confidential.
- If you know someone who has been contacted to participate in this scam, please contact the U.S. Secret Service in Phoenix 602.640.5580 or Tucson at 520.670.4730.

## **Attorney General Satellite Offices**

The Attorney General's Office has Satellite Offices in the following cities:

- Apache Junction
- Mesa - Downtown
- East Mesa
- Green Valley
- Lake Havasu City
- North Valley (Paradise Valley)
- Prescott/Prescott Valley
- Tucson
- Sun City

The Attorney General's Office is working to open more Satellite Offices throughout Arizona. For more information consumers can visit the Attorney General's Web site at [www.azag.gov](http://www.azag.gov) or call 602.542.5025.



## **Resources**

### **Arizona Department of Real Estate**

2910 N. 44th St., Suite 100  
Phoenix, Arizona 85018  
602.468.1414

[www.re.state.az.us](http://www.re.state.az.us)

### **Arizona Secretary of State**

1700 W Washington, 7th Floor  
Phoenix, Arizona 85007-2888  
602.542.4285 (Phoenix)  
520.628.6583 (Tucson)  
1.800.458.5842 (In-State Toll Free)

[www.azsos.gov](http://www.azsos.gov)

### **The Better Business Bureau of Central/Northern Arizona**

4428 N. 12th Street  
Phoenix, Arizona 85014  
602.264.1721 (Phoenix)  
1.877.291.6222 (Toll Free)

[www.phoenix.bbb.org](http://www.phoenix.bbb.org)

### **The Better Business Bureau of Southern Arizona**

434 S. Williams Blvd., Suite 102  
Tucson, Arizona 85711  
520.888.5353 (Tucson)  
1.800.696.2827 (Outside Metro Tucson)

[www.tucson.bbb.org](http://www.tucson.bbb.org)

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602. 542.5763 (Phoenix)  
520.628.6504 (Tucson)  
1.800.352.8431 (In-State Toll Free)

[www.azag.gov](http://www.azag.gov)

### **Arizona State Banking Department**

2910 N. 44th Street, Suite 310  
Phoenix, Arizona 85018  
602.255.4421 (Phoenix)  
1.800.544.0807 (In-State Toll Free)

[www.azbanking.com](http://www.azbanking.com)

## **Resources (continued)**

### **Arizona Registrar of Contractors**

800 W. Washington, 6th Floor  
Phoenix, Arizona 85007-2940  
602.542.1525 (Phoenix)  
1.888.271.9286 (In-State Toll Free)

[www.rc.state.az.us](http://www.rc.state.az.us)

### **Federal Trade Commission**

Consumer Response Center  
Washington, D.C. 20580  
202.326.2222 or 202.326.2502

[www.ftc.gov](http://www.ftc.gov)

### **U.S. Secret Service**

602.640.5580 (Phoenix)  
520.670.4730 (Tucson)

[www.ustreas.gov/uss](http://www.ustreas.gov/uss)

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